



Docket No.: J2167.0090

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Louis Riehl et al.

Confirmation No.: 2659

Application No.: 09/413,971

Group Art Unit: 3627

Filed: October 7, 1999

Examiner: C. R. Buchanan

For: SYSTEM AND METHOD FOR BACK  
OFFICE PROCESSING OF BANKING  
TRANSACTIONS USING ELECTRONIC  
FILES

INFORMATION DISCLOSURE STATEMENT (IDS)

U.S. Patent and Trademark Office  
220 20th Street S.  
Crystal Plaza Two, Lobby, Room 1B03  
Arlington, VA 22202

Dear Sir:

Pursuant to 37 CFR §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

For the Examiner's convenience, the references cited are included in PDF format on the enclosed CD Rom. The attached SB-08 form lists the file name for each document on the CD Rom. Further, each of the documents on the disk has been OCR'd so that the files are text-searchable. If the Examiner has any questions, he is welcome to contact the undersigned at the number below.

**Timing of Filing of the Information Disclosure Statement:**

- This IDS is being filed before the First Office Action<sup>1</sup>.
- This IDS is being filed after the issuance of the First Office Action but before the issuance of a Final Office Action<sup>2</sup>.
- This IDS is being filed after the issuance of a Final Office Action but before the payment of the Final Fee<sup>3</sup>.

**Certifications:**

If checked, the undersigned makes the following statement(s):

- Statement under 37 CFR § 1.97(e):

Each item of information contained in this information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this information disclosure statement; or

No item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned after making reasonable inquiry, no item

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<sup>1</sup> The IDS should, where possible, include a certification under 37 C.F.R. §1.97(e).

<sup>2</sup> The IDS *must* include *either* a certification under 37 C.F.R. §1.97(e) *or* the fee set forth in 37 C.F.R. §1.17(p).

<sup>3</sup> The IDS *must* include *both* a certification under 37 C.F.R. §1.97(e) *and* the fee set forth in 37 C.F.R. §1.17(p).

of information contained in this information disclosure statement was known to any individual designated in § 1.56(c) more than three months prior to the filing of the information disclosure statement.

Statement Under 37 C.F.R. § 1.704(d):

Each item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart application less than thirty days prior to the filing of this information disclosure statement.

**Fee Required by 37 C.F.R. § 1.97(c)(2) or 1.97(d)(2):**

- If checked, the fee of \$180.00 set forth in 37 C.F.R. §1.17(p) is attached.

**Copies of Information:**

In accordance with 37 C.F.R. §1.98(a), the following are enclosed:

- An electronic text-searchable copy<sup>4</sup> of each document in PDF format (or relevant portion thereof) cited in the attached PTO/SB/08 on CD Rom.
- With respect to any information which is not in English, a concise explanation of the relevance, as it is presently understood by the individual designated in § 1.56(c) most knowledgeable about the content of the information, is attached. This concise explanation is provided by way of:
- A translation of the relevant portions of the non-English language information<sup>5</sup>;

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<sup>4</sup> A legible copy of the document is not required if (1) the information was previously cited by, or submitted to, the Office and considered by the Office in a prior U.S. application to which this application claims priority, provided that the prior application is properly identified in this IDS, and (2) the IDS submitted in the earlier application complies with 37 C.F.R. § 1.98(a) – (c). This exception does not apply to information cited in an International Application.

- A statement explaining the relevant portions of the non-English language information;
  - A copy [and, where not in the English language, a translation] of at least the relevant portion(s)<sup>6</sup> of the communication from a foreign patent office in a counterpart foreign application in which the information was cited; or
  - This information is contained in the specification of the present application.
- In accordance with 37 C.F.R. 1.98(d), copies of the cited documents are not enclosed as they were provided in application Serial No. , filed , which the present application relies upon for an earlier effective filing date under 35 U.S.C. 120.

**Materiality:**

Whether or not the information and references disclosed in this Information Disclosure Statement is “material” pursuant to 37 CFR 1.56, this submission is not intended to constitute an admission that any patent, publication or other information referred to therein is “prior art” for this invention unless specifically designated as such.

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<sup>5</sup> 37 C.F.R. §1.98(a)(3)(ii) *requires* that an English language translation be provided when a translation of the document, or portion thereof, “is within the possession, custody or control of, or is readily available to any individual designated in 37 C.F.R. § 1.56(c).”

<sup>6</sup> The relevant portion is that portion which indicates the degree of relevance found by the foreign patent office. This may be an explanation of which portion of the reference is particularly relevant, to which claims it applies, or merely an “X”, “Y”, or “A” indication on a search report. MPEP §609 III A(3).

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists.

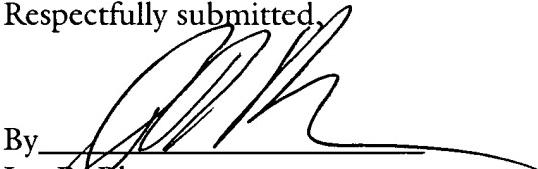
It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

In the event the actual fee is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge the underpayment to Deposit Account No. 50-2215.

Dated: October 20, 2004

Respectfully submitted,

By \_\_\_\_\_  
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PTO/SB/08a/b (08-03)

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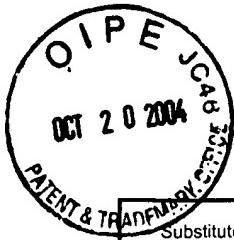
Substitute for form 1449A/B/PTO				<b>Complete if Known</b>	
				Application Number	09/413,971-Conf. #2659
				Filing Date	October 7, 1999
				First Named Inventor	Louis Riehl
				Art Unit	3627
				Examiner Name	C. R. Buchanan
Sheet	1	of	2	Attorney Docket Number	J2167.0090

US PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Filename on Disc
	AA	US 4,417,136 (Bates: JPMC 002151 - JPMC 002157)	11/22/1983	Robert J. Rushby	JPMC002151.pdf
	AB	US 6,363,164 B1 (Bates: JPMC 020130 - JPMC 020265)	3/26/2002	John E. Jones, et al.	JPMC020130.pdf
	AC	US 5,963,647	10/5/1999	John Downing	LTG00002790014.pdf

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Filename on Disc
					T <sup>6</sup>

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			Filename on Disc
	CA	NCR's ATM captures images at the point of deposit. (NCR Corp.'s new automated teller machine)(Product Announcement) and Bank Gets Big Response To Image Statements; Gale Group; 1/20/1993			00000230.pdf
	CB	Check Processing Conference Reference Guide; 3/22/1994			00001449.pdf
	CC	AS/400 ImagePlus System View; M. Addink, et al; IBM Systems Journal; Vol. 29(3); 1990; pp. 451 - 466; 1/1/1990 (Bates: JPMC 264393 - JPMC 264408)			JPMC_264393.pdf
	CD	First Fully Authenticated Digital Video Surveillance System Features Advanced RSA Security Technology; RSA Security Press Release; retrieved from <a href="http://www.rsasecurity.com/press_release.asp?doc_id=836">http://www.rsasecurity.com/press_release.asp?doc_id=836</a> ; 9/23/1995 (Bates: JPMC 267825 - JPMC 267826)			JPMC_267825.pdf
	CE	Various Minutes of Interbank Check Image Project meetings of the Financial Services Technology Consortium at Lawrence Livermore National Laboratory on or around April 25-26, 1994 as well as charts and presentation material.; 4/25/1994 (Bates: JPMC 000964 - JPMC 001010)			JPMC000964.pdf



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Substitute for form 1449A/B/PTO				Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Use as many sheets as necessary)</i>				Application Number	09/413,971-Conf. #2659
Sheet	2	of	2	Filing Date	October 7, 1999
				First Named Inventor	Louis Riehl
				Art Unit	3627
				Examiner Name	C. R. Buchanan
				Attorney Docket Number	J2167.0090

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials	Cite No. <sup>1</sup>	Description of Non-Patent Literature Document			Filename on Disc <sup>T<sup>2</sup></sup>
	CF	Check Image in Proof of Deposit: Update; David W. Medeiros; Tower Group; 3/31/1996 (Bates: JPMC 002702 - JPMC 002712)			JPMC002702.pdf
	CG	Payments, Clearance, and Settlement – A Guide to the Systems, Risks, and Issues; United States General Accounting Office; 6/1/1997 (Bates: JPMC 153096 - JPMC 153287)			JPMC153096.pdf
	CH	NCR 7731 Personal Image Processor - General Information; NCR Corp.; 1/1/1993 (Bates: JPMC 154551 - JPMC 154635)			JPMC154551.pdf
	CI	Scanning Goes Vertical: A Big Future for Specialized Check Scanning; Check Scanning Technology; Advanced Imaging; Vol. 12; pg. 54; 10/1/1997 (Bates: JPMC 154655 - JPMC 154657)			JPMC154655.pdf
	CJ	NCR Deposit Processing Technology Speeds Banking Operations; AT&T News Release; 12/7/1992 (Bates: JPMC 154658 - JPMC 154660)			JPMC154658.pdf
	CK	NCR'S ATM Captures Images At The Point of Deposit; Item Processing Report; Phillips Business Information, Inc.; Vol. 3(25); 12/24/1992 (Bates: JPMC 154906 - JPMC 154906)			JPMC154906.pdf
	CL	Image-Based Transaction Processing - The Banking Industry's Challenge for the 1990s and Beyond; Andersen Consulting; American Bankers Association (Bates: JPMC 260340 - JPMC 260397)			JPMC260340.pdf
	CM	Integrated, Customer-Focused Banking Architecture: Tomorrow's Competitive Edge; NCReports; NCR; Issue 3; 3/1/1997 (Bates: JPMC 263576 - JPMC 263581)			JPMC263576.pdf
	CN	PACES (Paperless Automated Check Exchange & Settlement Project Proposal; Financial Services Technology Consortium; 2/5/1998 (Bates: JPMC-PACES_004565 - JPMC-PACES_004589)			JPMC-PACES_004565.pdf

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.